

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jason Andrew Palat
Debtor(s)

Bankruptcy Case No.: 17-20925-CMB
Related to Doc. No. 96
Chapter: 13
Docket No.: 97 - 96
Concil. Conf.: May 14, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **March 26, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **April 16, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **May 14, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: February 10, 2020

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jason Andrew Palat
 Debtor

Case No. 17-20925-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: 410

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db +Jason Andrew Palat, 812 Hackberry Drive, Monroeville, PA 15146-1120
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14394924 +Allegheny Health Network, 320 East North Avenue, Pittsburgh, PA 15212-4756
 14394925 +Allegheny Radiology Associates, 320 East North Street, Pittsburgh, PA 15212-4756
 14379230 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14379231 +BB&T, Attn: Bankruptcy Department, 6010 Golding Center Drive,
 Winston Salem, NC 27103-9815
 14379234 +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
 14395719 +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
 14379235 +Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
 14379236 +Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
 14379239 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
 14394926 +Jeannette EMS Inc, 225 South 6th Street, Jeannette, PA 15644-3432
 14379244 +Kubota Credit Corporation, 1025 Northbrook Parkway, Suwannee, GA 30024-2967
 14412946 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14379245 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,
 Williamsville, NY 14221
 14394927 +Murrysville Medic One, 3237 Sardis Road, Murrysville, PA 15668-1230
 14379247 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14379248 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 14652028 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982
 14928197 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
 14394928 +Persoma PC, 2540 Monroeville Boulevard, Monroeville, PA 15146-2329
 14379246 +Pnc Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
 14379249 +Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
 14379254 +Target, C/O Financial & Retail Services, Mailstop BT, PO Box 9475,
 Minneapolis, MN 55440-9475
 14662423 UPMC East, PO Box 1123, Minneapolis MN 55440-1123
 14394929 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14394930 +UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
 14791379 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2020 03:36:34
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr +E-mail/Text: bncmail@w-legal.com Feb 11 2020 03:29:55 Synchrony Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
 14389184 E-mail/Text: ally@ebn.phinsolutions.com Feb 11 2020 03:29:17 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14379229 +E-mail/Text: ally@ebn.phinsolutions.com Feb 11 2020 03:29:17 Ally Financial,
 Po Box 380901, Bloomington, MN 55438-0901
 14669915 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 11 2020 03:29:25 COMENITY CAPITAL BANK,
 C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
 14379232 +E-mail/Text: cms-bk@cms-collect.com Feb 11 2020 03:29:24 Capital Management Services LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14379233 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 11 2020 03:20:29 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14379237 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 11 2020 03:29:25
 Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125
 14667042 E-mail/Text: bnc-quantum@quantum3group.com Feb 11 2020 03:29:28
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14379238 +E-mail/Text: mrdiscen@discover.com Feb 11 2020 03:29:17 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14672101 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 11 2020 03:30:14 Duquesne Light Company,
 c/o Allison L. Carr,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14379240 E-mail/Text: fnb.bk@fnfg.com Feb 11 2020 03:30:03 First Niagara Bank,
 6950 South Transit Road, Lockport, NY 14094
 14379241 +E-mail/Text: bankruptcy@huntington.com Feb 11 2020 03:29:42 Huntington National Bank,
 Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996
 14379242 +E-mail/Text: Hcabanruptcy-courtntices@hcamerica.com Feb 11 2020 03:30:21 Hyundai Finance,
 Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
 14379243 +E-mail/Text: bncntices@beckett-lee.com Feb 11 2020 03:29:19 Kohls / Capital One,
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 14663308 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 11 2020 03:29:44 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 14737668 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2020 03:20:33
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 14671926 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2020 03:21:04
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14379595 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2020 03:20:33
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: dric
Form ID: 410

Page 2 of 2
Total Noticed: 55

Date Rcvd: Feb 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14638809 E-mail/Text: bnc-quantum@quantum3group.com Feb 11 2020 03:29:28
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953619 +E-mail/Text: bncmail@w-legal.com Feb 11 2020 03:29:55 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14671102 +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:20:56 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14379250 +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:20:55 Synchrony Bank / Care Credit,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379251 +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:19:59 Synchrony Bank / Guitar Center,
Po Box 965064, Orlando, FL 32896-5064
14379252 +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:19:58 Synchrony Bank / JCPenneys,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379253 +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:19:59 Synchrony Bank / Lowes,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632876 +E-mail/Text: bncmail@w-legal.com Feb 11 2020 03:29:55 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Kubota Credit Corporation
cr* PNC BANK, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14415238* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14416887* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 2, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Jason Andrew Palat dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6